PENNSYLVANIA

SBA DECLARATION #R104 -- MILITARY RESERVIST ECONOMIC INJURY DISASTER LOAN PROGRAM

Small businesses employing military reservists may apply for economic injury disaster loans if those employees are called up to active duty during a period of military conflict existing on or after March 24, 1999 and those employees are essential to the success of the small business daily operations. The filing period for small businesses to apply for economic injury loan assistance under the Military Reservist Economic Injury Disaster Loan Program (MREIDL) begins the date the essential employee is ordered to active duty and ends on the date 90 days after the essential employee is discharged or released from active duty.

For further information call SBA at 1-800-659-2955.

SBA DECLARATION #9Y91 — EXCESSIVE PRECIPITATION, DISEASE, INSECT INFESTATION

Small, non-farm, agriculture dependent businesses and small agricultural cooperatives in various counties in New Jersey, Delaware, New York and Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from damage caused by excessive precipitation, disease and insect infestation that occurred from January 1, 2003 and continuing. The declaration designates Atlantic, Burlington, Camden, Cape May, Cumberland, Gloucester, Hunterdon, Mercer, Middlesex, Monmouth, Morris, Ocean, Salem, Somerset, Sussex and Warren counties in the State of New Jersey as the primary disaster area. The contiguous counties of Essex, Passaic and Union in the State of New Jersey; Kent, New Castle and Sussex in the State of Delaware; Orange and Richmond in the State of New York; and Bucks, Delaware, Monroe, Northampton, Philadelphia and Pike in the Commonwealth of Pennsylvania are also eligible for assistance.

The deadline for filing EIDLs is August 2, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9Y19 -- SEVERE STORMS, FLOODING AND LANDSLIDES

Homeowners, renters and business owners in Boone, Braxton, Cabell, Calhoun, Clay, Fayette, Gilmer, Greenbrier, Harrison, Kanawha, Lewis, Lincoln, Logan, Marion, McDowell, Mercer, Monongalia, Monroe, Nicholas, Putnam, Raleigh, Summers, Taylor, Wayne, Webster, Wetzel and Wyoming counties in the State of West Virginia are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms, flooding and landslides that occurred November 11 through November 30, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Barbour, Doddridge, Jackson, Marshall, Mason, Mingo, Pocahontas, Preston, Raleigh, Randolph, Ritchie, Roane, Tyler, Upshur and Wirt in the State of West Virginia; Boyd, Lawrence and Martin in the Commonwealth of Kentucky; Gallia, Lawrence and Monroe in the

State of Ohio; Fayette and Greene in the Commonwealth of Pennsylvania; and Alleghany, Bath, Bland, Buchanan, Craig, Giles and Tazewell in the Commonwealth of Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms, flooding and landslides.

The deadline for filing Physical loan applications is January 20, 2004.

The deadline for filing EIDLs is August 23, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #3552/9X21 — TROPICAL STORMS HENRI AND ISABEL, RELATED SEVERE STORMS AND FLOODING

Homeowners, renters and business owners in Chester County in the Commonwealth of Pennsylvania are eligible to apply for an SBA disaster loan to cover physical losses resulting from Tropical Storms Henri and Isabel, and related severe storms and flooding occurring on September 15 through September 23, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary county, as well as the contiguous counties of Berks, Delaware, Lancaster and Montgomery in the Commonwealth of Pennsylvania; New Castle in the State of Delaware and Cecil in the State of Maryland. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of Tropical Storms Henri and Isabel, and related severe storms and flooding.

The deadline for filing Physical loan applications expired November 25, 2003.

The deadline for filing EIDLs is June 28, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9X16 - TROPICAL STORM HENRI

Homeowners, renters and business owners in New Castle County in the State of Delaware are eligible to apply for an SBA disaster loan to cover physical losses resulting from Tropical Storm Henri occurring on September 15, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary county, as well as the contiguous counties of Kent in the State of Delaware; Cecil and Kent in the State of Maryland; Gloucester and Salem in the State of New Jersey; and Chester and Delaware in the Commonwealth of Pennsylvania. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of Tropical Storm Henri.

The deadline for filing Physical loan applications expired November 24, 2003.

The deadline for filing EIDLs is June 23, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #3550/9X12 - SEVERE STORMS, TORNADOES, FLOODING

Homeowners, renters and business owners in Blair, Crawford, Lackawanna, Lawrence, McKean, Mercer, Potter, Tioga, Venango, Warren and Wayne counties in the Commonwealth of Pennsylvania are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms, tornadoes and flooding occurring on July 21 through September 12, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Beaver, Bedford, Bradford, Butler, Cambria, Cameron, Centre, Clarion, Clearfield, Clinton, Elk, Erie, Forest, Huntingdon, Luzerne, Lycoming, Monroe, Pike, Susquehanna and Wyoming in the Commonwealth of Pennsylvania; Allegany, Broome, Cattaraugus, Chautauqua, Chemung, Delaware, Steuben and Sullivan in the State of New York; and Ashtabula, Columbiana, Mahoning and Trumbull in the State of Ohio. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms, tornadoes and flooding.

The deadline for filing Physical loan applications expired November 18, 2003.

The deadline for filing EIDLs is June 21, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9X07 MD -- HURRICANE ISABEL

Homeowners, renters and business owners in the counties of Allegany, Anne Arundel, Baltimore, Calvert, Caroline, Carroll, Cecil, Charles, Dorchester, Frederick, Garrett, Harford, Howard, Kent, Montgomery, Prince George's, Queen Anne's, Somerset, St. Mary's, Talbot, Washington, Wicomico and Worcester and the Independent City of Baltimore in the State of Maryland are eligible to apply for an SBA disaster loan to cover physical losses resulting from Hurricane Isabel occurring September 18 and continuing through September 29, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Kent, New Castle and Sussex in the State of Delaware; Adams, Bedford, Chester, Fayette, Franklin, Fulton, Lancaster, Somerset and York in the Commonwealth of Pennsylvania; Accomack, Fairfax, King George, Loudoun, Prince William and Stafford, and the Independent City of Alexandria in the Commonwealth of Virginia; Berkeley, Grant, Hampshire, Jefferson, Mineral, Morgan, Preston and Tucker in the State of West Virginia; and the District of Columbia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of Hurricane Isabel.

The deadline for filing Physical loan applications expired December 8, 2003.

The deadline for filing EIDLs is June 21, 2004.

or further information, please call 1-800-659-2955.

SBA DECLARATION #9X07 DE -- HURRICANE ISABEL

Homeowners, renters and business owners in the counties of Kent, New Castle and Sussex in the State of Delaware are eligible to apply for an SBA disaster loan to cover physical losses resulting from Hurricane Isabel occurring September 18 and continuing through September 29, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Caroline, Cecil, Dorchester, Kent, Queen Anne's, Wicomico and Worcester in the State of Maryland; Gloucester and Salem in the State of New Jersey; and Chester and Delaware in the Commonwealth of Pennsylvania. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of Hurricane Isabel.

The deadline for filing Physical loan applications expired November 24, 2003.

The deadline for filing EIDLs is June 21, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9W80 — SEVERE STORMS AND FLOODING

Homeowners, renters and business owners in Allegany, Cattaraugus, Chemung, Columbia, Delaware, Fulton, Greene, Livingston, Montgomery, Ontario, Renssaler, Schuyler, Steuben, and Yates counties in the State of New York are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms and flooding that occurred July 21 through August 13, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Albany, Broome, Chautauqua, Chenango, Dutchess, Erie, Genesee, Hamilton, Herkimer, Monroe, Otsego, Saratoga, Schenectady, Schoharie, Seneca, Sullivan, Tioga, Tompkins, Ulster, Washington, Wayne and Wyoming in the State of New York; Bradford, McKean, Potter, Tioga, Warren and Wayne in the Commonwealth of Pennsylvania; Bennington in the State of Vermont; Berkshire in the Commonwealth of Massachusetts; and Litchfield in the State of Connecticut However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding that occurred July 21 through August 13, 2003.

The deadline for filing EIDLs is May 13, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #3535/9W70 — SEVERE STORMS AND FLOODING

Homeowners, renters and business owners in Crawford County in the Commonwealth of Pennsylvania, as well as the contiguous counties of Erie, Mercer, Venango and Warren in the Commonwealth of Pennsylvania; and Ashtabula and Trumbull in the State of Ohio are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms and flooding that occurred July 21 through July 28, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary county, as well as the contiguous counties. However, to be eligible for consideration under the SBA disaster program, losses

sustained must be the result of the severe storms and flooding that occurred July 21 through July 28, 2003.

The deadline for filing Physical loan applications expired October 14, 2003.

The deadline for filing EIDLs is May 13, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9W68 — SEVERE STORMS AND FLOODING

Small businesses and small agricultural cooperatives in Tioga, McKean and Potter counties and the contiguous counties of Bradford, Cameron, Clinton, Elk, Forest, Lycoming and Warren in the Commonwealth of Pennsylvania; and Allegany, Cattaraugus, Chemung and Steuben in the State of New York are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from the severe storms and flooding that occurred from July 21 to July 28, 2003. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms and flooding.

The deadline for filing EIDLs is May 12, 2004.

For further information, please call 1-800-659-2955.

SBA DECLARATION #9W64 — TORNADOES, FLOODING, SEVERE STORMS AND HIGH WINDS

Homeowners, renters and business owners in Mahoning, Medina, Portage, Summit and Trumbull counties in the State of Ohio are eligible to apply for an SBA disaster loan to cover physical losses resulting from the tornadoes, flooding, severe storms and high winds that occurred July 21, 2003 and continuing. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Ashland, Ashtabula, Columbiana, Cuyahoga, Geauga, Lorain, Stark and Wayne in the State of Ohio; and Crawford, Lawrence and Mercer in the Commonwealth of Pennsylvania. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the tornadoes, flooding, severe storms and high winds.

The deadline for filing Physical loan applications expired September 30, 2003.

The deadline for filing EIDLs is May 3, 2004.

For further information, please call 1-800-659-2955

SBA DECLARATION #9W40 — SEVERE STORMS, FLOODING AND LANDSLIDES

Homeowners, renters and business owners in Berkeley, Boone, Cabell, Doddridge, Harrison, Kanawha, Lincoln, Logan, Mason, McDowell, Mingo, Monongalia, Nicholas, Preston, Putnam,

Ritchie, Wayne and Wyoming counties in the State of West Virginia are eligible to apply for an SBA disaster loan to cover physical losses resulting from the severe storms, flooding and landslides that occurred June 11 through July 15, 2003. Economic Injury Disaster Loans (EIDLs) are available to small businesses located in the primary counties, as well as the contiguous counties of Barbour, Braxton, Calhoun, Clay, Fayette, Gilmer, Grant, Greenbrier, Jackson, Jefferson, Lewis, Marion, Mercer, Morgan, Pleasants, Raleigh, Roane, Taylor, Tucker, Tyler, Upshur, Webster, Wetzel, Wirt and Wood in the State of West Virginia; Boyd, Lawrence, Martin and Pike in the Commonwealth of Kentucky; Garrett and Washington in the State of Maryland; Gallia, Lawrence and Meigs in the State of Ohio; Fayette and Greene in the Commonwealth of Pennsylvania; and Buchanan, Clarke, Frederick and Tazewell in the Commonwealth of Virginia. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the severe storms, flooding and landslides.

The deadline for filing Physical loan applications expired August 20, 2003.

The deadline for filing EIDLs is March 22, 2004.

For further information, please call 1-800-659-2955

SBA DECLARATION #9V09 -- FIRE

Small businesses and small agricultural cooperatives in Forest County and the contiguous counties of Clarion, Elk, Jefferson, McKean, Venango and Warren in the Commonwealth of Pennsylvania are eligible to apply for SBA Economic Injury Disaster Loans (EIDLs). These loans are intended to cover financial losses resulting from the devastating fire that occurred in the Borough of Tionesta on March 23, 2003. However, to be eligible for consideration under the SBA disaster program, losses sustained must be the result of the fire.

The deadline for filing EIDLs is January 29, 2004.

For further information, please call 1-800-659-2955.